

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
CENTRAL ISLIP DIVISION**

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In Re:

**Case Number: 8-18-77868-las  
Chapter: 13**

**Rhonda M Ullrich,**

Debtor.

**OBJECTION TO  
CONFIRMATION OF PLAN**

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**TO: THE HONORABLE LOUIS A. SCARCELLA,  
UNITED STATES BANKRUPTCY JUDGE:**

COMES NOW Specialized Loan Servicing, LLC as servicer for MEB Loan Trust IV (“Secured Creditor”), by its attorneys, Kozeny & McCubbin, L.C. LLC, and for its objection to confirmation of Debtor’s Plan, respectfully sets forth and states:

1. Secured Creditor asserts that it holds a second mortgage lien against Debtors’ principal residence commonly known as 125 Wynsum Ave, Merrick, NY 11566.
2. Secured Creditor’s Proof of Claim is filed herein as Claim #8 and the documents evidencing the indebtedness and secured status of Secured Creditor’s claim are attached to said claim and incorporated in this objection by this reference.
3. On November 26, 2018, the Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code herein.
4. In Section 3.3 of Debtor’s Plan, loan modification is proposed, but it is unclear to which mortgage loan this treatment is proposed.
5. Secured Creditor objects to Debtor’s proposed Plan in that (a) it does not appear to name Secured Creditor or provide for what treatment is proposed for Secured Creditor’s interest, and (b) to the extent that loan modification is proposed for Secured Creditor’s interest,

the Plan does not provide for what treatment is proposed in the event that loan modification is not successful.

6. Accordingly, and based on the foregoing, Secured Creditor objects to confirmation of the Debtor's Chapter 13 Plan.

7. Pursuant to 1322(b)(2) and (b)(5) of the Bankruptcy Code, the Chapter 13 plan of reorganization must cure a default owed to a creditor that holds a claim secured by the Debtor's principal residence. Since the Premises is the Debtor's principal residence and the proposed plan does not cure the default under the Note, Secured Creditor objects to confirmation of the plan.

**WHEREFORE**, Secured Creditor objects to the confirmation of the Chapter 13 Plan submitted by the above named Debtor and such other relief as this Court deems just and proper.

Dated: October 10, 2019  
St. Louis, Missouri

Kozeny & McCubbin, L.C. LLC

/s/ Wesley T. Kozeny

By: Wesley T. Kozeny, Esq.  
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**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the Objection to Plan and a copy of this pleading were served on October 10, 2019 to the parties listed below through the Court's ECF mailing system:

Cooper J Macco, Esq.  
Macco & Corey, P.C.  
2950 Express Drive South, Suite 109  
Islandia, NY 11749  
Attorney for Debtor

Marianne DeRosa  
Office of the Chapter 13 Trustee  
100 Jericho Quadrangle  
Suite 127  
Jericho, NY 11753  
Trustee

United States Trustee  
Long Island Federal Courthouse  
560 Federal Plaza - Room 560  
Central Islip, NY 11722-4437  
U.S. Trustee

And to the following October 11, 2019 via U.S. First Class Mail,  
postage prepaid:

Debtor  
Rhonda M Ullrich  
125 Wynsum Ave.  
Merrick, NY 11566

Respectfully submitted,

/s/ Wesley T. Kozeny

By: Wesley T. Kozeny, Esq.

Attorney for Movant

12400 Olive Blvd, Ste 555

St. Louis, MO 63141

Phone: (314) 991-0255

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